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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.	
10/605,536	10/06/2003	Ralph G Fontana	001-235	2535	
29569	7590	12/08/2008	EXAMINER		
FURR LAW FIRM 2622 DEBOLT ROAD UTICA, OH 43080		MEHTA, NANCY T			
		ART UNIT		PAPER NUMBER	
		3692			
		MAIL DATE		DELIVERY MODE	
		12/08/2008		PAPER	

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Advisory Action Before the Filing of an Appeal Brief	Application No.	Applicant(s)	
	10/605,536	FONTANA, RALPH G	

--The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

THE REPLY FILED 12 September 2008 FAILS TO PLACE THIS APPLICATION IN CONDITION FOR ALLOWANCE.

1. The reply was filed after a final rejection, but prior to or on the same day as filing a Notice of Appeal. To avoid abandonment of this application, applicant must timely file one of the following replies: (1) an amendment, affidavit, or other evidence, which places the application in condition for allowance; (2) a Notice of Appeal (with appeal fee) in compliance with 37 CFR 41.31; or (3) a Request for Continued Examination (RCE) in compliance with 37 CFR 1.114. The reply must be filed within one of the following time periods:
- a) The period for reply expires 4 months from the mailing date of the final rejection.
 - b) The period for reply expires on: (1) the mailing date of this Advisory Action, or (2) the date set forth in the final rejection, whichever is later. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of the final rejection.
Examiner Note: If box 1 is checked, check either box (a) or (b). ONLY CHECK BOX (b) WHEN THE FIRST REPLY WAS FILED WITHIN TWO MONTHS OF THE FINAL REJECTION. See MPEP 706.07(f).

Extensions of time may be obtained under 37 CFR 1.136(a). The date on which the petition under 37 CFR 1.136(a) and the appropriate extension fee have been filed is the date for purposes of determining the period of extension and the corresponding amount of the fee. The appropriate extension fee under 37 CFR 1.17(a) is calculated from: (1) the expiration date of the shortened statutory period for reply originally set in the final Office action; or (2) as set forth in (b) above, if checked. Any reply received by the Office later than three months after the mailing date of the final rejection, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

NOTICE OF APPEAL

2. The Notice of Appeal was filed on _____. A brief in compliance with 37 CFR 41.37 must be filed within two months of the date of filing the Notice of Appeal (37 CFR 41.37(a)), or any extension thereof (37 CFR 41.37(e)), to avoid dismissal of the appeal. Since a Notice of Appeal has been filed, any reply must be filed within the time period set forth in 37 CFR 41.37(a).

AMENDMENTS

3. The proposed amendment(s) filed after a final rejection, but prior to the date of filing a brief, will not be entered because
- (a) They raise new issues that would require further consideration and/or search (see NOTE below);
 - (b) They raise the issue of new matter (see NOTE below);
 - (c) They are not deemed to place the application in better form for appeal by materially reducing or simplifying the issues for appeal; and/or
 - (d) They present additional claims without canceling a corresponding number of finally rejected claims.

NOTE: _____. (See 37 CFR 1.116 and 41.33(a)).

4. The amendments are not in compliance with 37 CFR 1.121. See attached Notice of Non-Compliant Amendment (PTOL-324).
5. Applicant's reply has overcome the following rejection(s): _____.
6. Newly proposed or amended claim(s) _____ would be allowable if submitted in a separate, timely filed amendment canceling the non-allowable claim(s).

7. For purposes of appeal, the proposed amendment(s): a) will not be entered, or b) will be entered and an explanation of how the new or amended claims would be rejected is provided below or appended.

The status of the claim(s) is (or will be) as follows:

Claim(s) allowed: _____.

Claim(s) objected to: _____.

Claim(s) rejected: 21-38.

Claim(s) withdrawn from consideration: _____.

AFFIDAVIT OR OTHER EVIDENCE

8. The affidavit or other evidence filed after a final action, but before or on the date of filing a Notice of Appeal will not be entered because applicant failed to provide a showing of good and sufficient reasons why the affidavit or other evidence is necessary and was not earlier presented. See 37 CFR 1.116(e).
9. The affidavit or other evidence filed after the date of filing a Notice of Appeal, but prior to the date of filing a brief, will not be entered because the affidavit or other evidence failed to overcome all rejections under appeal and/or appellant fails to provide a showing of good and sufficient reasons why it is necessary and was not earlier presented. See 37 CFR 41.33(d)(1).

10. The affidavit or other evidence is entered. An explanation of the status of the claims after entry is below or attached.

REQUEST FOR RECONSIDERATION/OTHER

11. The request for reconsideration has been considered but does NOT place the application in condition for allowance because:
See Continuation sheet.
12. Note the attached Information Disclosure Statement(s). (PTO/SB/08) Paper No(s). _____
13. Other: _____.

/Nga B. Nguyen/
Primary Examiner, Art Unit 3692

Applicant's arguments have been fully considered, however, the examiner respectfully disagrees.

Regarding applicant's explanation of the claimed invention, the examiner appreciates the synopsis provided. However, the examination of claimed limitations require the examiner to make the broadest reasonable interpretation of claim language and does not limit the examination of the claimed limitation based on the specification.

The examiner would also like to make the following note:

Review of Applicant's arguments in the After-Final submission do not establish clear evidence of allowability as required by the MPEP.

The MPEP generally discourages the reopening of prosecution once prosecution is closed through the issuance of a final rejection. The MPEP has a relatively high bar for an examiner's withdrawal of the finality of prosecution once it is closed through a final rejection, limiting such reopening of prosecution to clear evidence of allowability if such evidence were to come to the examiner in a timely manner upon issuance of final rejection. These guidelines are explained by MPEP 706.07 (e) Withdrawal of Final Rejection, General. "See MPEP 714.12 and 714.13 for amendments after final rejection. Although it is permissible to withdraw a final rejection for the purpose of entering a new ground of rejection, this practice is to be limited to situations where a new reference either fully meets at least one claim or meets it except for differences which are shown to be completely obvious".

Applicant argues that the main difference between the present invention and the prior art is that the prior art does not show:

- the collection of debt from merchants but instead is a process to facilitate the ease of check processing with a merchant.
- Federal Clearing House but instead shows a private clearing house

Instead the applicant argues that the present invention shows the customer writing a check, giving it to the merchant and the merchant never seeing the check again after this point.

The examiner has fully considered the applicant's arguments outlined here and respectfully disagrees for two reasons: firstly, the invention as described by the claim limitations in the present application reads on the prior art of record. The claim limitations are very broad and open ended, as a result they are given the broadest reasonable interpretation obvious to one of ordinary skill in the art. Secondly, the applicant is arguing about things that are not listed in the claim limitations as a result these arguments are moot.

Applicant's arguments regarding claims 21-38 are disagreed to because the applicant does not clearly and specifically point out errors in the Final Office Action mailed 05/12/2008.

The previous rejection made in the Final Office Action is maintained.

/Nga B. Nguyen/
Primary Examiner, Art Unit 3692